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AMENDMENTS TO THE SPECIFICATION

Corrections to the specification are set forth as follows, with the paragraph numbers corresponding to those in the published application, U.S. Patent Application Publication No. 20050051617 A1. Deleted text is shown by ~~striketrough~~ or enclosed by [bold brackets], and added text shown by underlining:

Please replace paragraph [0005] with the following amended paragraph:

Monetary contributions via an electronic transaction became possible when banks and other financial institutions accepted electronic transfers of monetary funds for the purchase of goods and services. Computerized financial networks also enhanced the ability of conventional systems and methods to collect monetary contributions from donors at a point-of-sale transaction, such as when a customer purchases an item at a cash register. These conventional systems and methods also provide methods for determining a monetary contribution from a point-of-sale transaction. However, these conventional systems and methods are limited to determining and collecting monetary contributions from donors during a point-of-sale transaction. These conventional systems and methods include at least the following references:

Please replace paragraph [0006] with the following amended paragraph:

U.S. Patent No. 6,253,998 B1 to Ziarno ("the '998 Patent"): This patent discloses a point-of-sale, fundraising terminal for managing charitable contributions. However, the '998 Patent concerns monetary contributions made at a point-of-sale such as when purchasing an item in a store. Using the fundraising terminal disclosed in the '998 Patent, a customer/donor can make a cash contribution, a credit card contribution, or a debit card

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contribution to a third-party. The customer/donor must offer the contribution at the time of the point-of-sale transaction, and then manually inputs the amount ~~of~~ for the desired contribution into the fundraising terminal, in this case, a portable, hand-held contribution collection device located at the location of the point-of-sale. Additional information such as customer and account identification can be collected by the fundraising terminal, and the contribution amount can then be transmitted via a communication link to a funds processing database or to a debit/credit card processor. An account of the customer/donor can then be charged or debited in the amount of the contribution, and the amount of the third-party fundraising organization can be credited appropriately.

Please replace paragraph [0007] with the following amended paragraph:

U.S. Patent No. 6,112,191 to Burke ("the '191 Patent"): This patent discloses a method and system to create excess funds from consumer spending transactions. However, the '191 Patent concerns collecting monetary contributions from a customer/donor [-] tendering an excess payment at a point-of-sale transaction. The '191 Patent utilizes an electronic cash register to determine an amount of excess funds created at a point-of-sale transaction. Through the electronic cash register, a customer/donor can make a check contribution, a credit card contribution, or a debit card contribution to a third-party. The electronic cash register determines the excess difference between a purchase price and the amount of payment tendered by the customer/donor. The excess difference is transmitted with customer account information from the electronic cash register to a clearinghouse central computer. The customer/donor may also select the amount of change to receive back as well as which charities to donate any remaining amount of change to. The

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clearinghouse central computer receives the information and then distributes remaining contribution amounts to respective charities.

Please replace paragraph [0008] with the following amended paragraph:

In one embodiment of the '191 patent, a rounder system creates excess funds from excess payments without the cooperation or awareness of a payee who accepts payments for the purchase of services or goods. However, the rounder system concerns rounding payments for point-of-sale transactions for the purchase of goods or services. The rounder system adds or subtracts an amount of excess funds to the face amount or of a number of entries and then adjusts the account balance accordingly. The excess amount can be a rounder number or percentage that is applied to each account entry, i.e.e.g., \$1.00, \$3.00, 2%, or a specific number, \$1.50, to create excess funds. In one embodiment, the rounder number is a whole dollar amount such as \$1.00, \$5.00, \$10.00. The amount of excess funds is then displayed in the account and can be periodically transferred to third-party accounts such as charities.

Please replace paragraph [0015] with the following amended paragraph:

Still another need exists for methods and systems for accounting and reporting collected monetary contributions from a donor associated with an instrument (such as a paycheck or a bill).

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Please replace paragraph [0027] with the following amended paragraph:

For example, a paycheck (a financial instrument) in the amount of \$792.60 can be processed by the invention, and a donation of the change portion of the paycheck, e.g. \$0.60, can be collected from an associated paycheck account (a donor account) and deposited into a target collection account (a target account) for a charity or other entity. Alternatively, for charges made to a customer on a periodic or recurring basis (a billing instrument), a donation can be the change portion a customer would have received had ~~they~~ he or she paid his or her charges in cash to a charging company or vendor (e.g., \$46.00 - \$45.65 = \$0.35). The respective change portion would be automatically debited from an associated customer account (donor account) and collected into a target collection account (target account) or otherwise directly transmitted to a charity or other entity. In another example, a customer is billed \$23.45 for utility services (a billing instrument) provided by a utility company. A donation in the amount of \$0.55 would be made when the total amount of the bill is rounded upward from \$23.45 to \$24.00. In any of the above embodiments, a paycheck, a recurring charge transaction, or utility bill could be processed by the invention to automatically determine and collect the change portion or other specified rounded level amount of the respective paycheck, recurring charge transaction, or utility bill for a charitable organization or other entity. Various parties to a monetary contribution, such as a donor, an employer, employee, charitable organization, matching sponsor organization, employee union, consumer or purchaser, charging company, and/or vendor, can be notified on a predetermined basis, e.g., an annual statement of the amounts of monetary contributions collected.

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Please replace paragraph [0028] with the following amended paragraph:

Note that a paycheck could be rounded down to a specified rounding level such as the next lower whole currency amount, i.e.e.g., a paycheck for \$700.51 can be rounded down to \$700.00. Alternatively, a charge transaction, credit card statement, or a bill should be rounded up to a specified rounding level such as the next higher whole currency amount, i.e.e.g., a recurring charge transaction for \$45.65 can be rounded up to \$46.00, a monthly credit card statement for \$45.65 can be rounded up to \$46.00, and a utility bill for \$23.45 can be rounded up to \$24.00. The respective rounded amount to the selected rounding level amount, in this case, the next lower or higher whole currency amount, also known as the "change portion," would be debited from the donor account and transferred or otherwise credited in a target account earmarked for donation to an entity such as a charitable organization or a fundraising entity.

Please replace paragraph [0029] with the following amended paragraph:

Other embodiments of the invention can handle financial and / or billing instruments and other financial-type transactions such as a phone bill, a point-of-sale purchases, a credit card statement, or an automated paycheck deposit. The invention can handle various currency types, amounts, and other change or currency increments, i.e.e.g., coin amounts, dollars, Euros, earned interest or dividends, etc. Matching or supplemental funds from another entity, such as matching charitable contributions from an employer, can also be handled by the invention. Non-currency based contributions are also possible, such as a fractional increment in a share of stock or a mutual fund resulting from

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reinvested stock dividends, or cost-averaging purchases of a stock or mutual fund that result in non-integer numbers of shares.

Please replace paragraph [0032] with the following amended paragraph:

Various systems in accordance with the invention may be constructed. FIG. 1 is a diagram illustrating an exemplary system in which exemplary embodiments of the invention may operate. The invention may operate, and be embodied in, other systems as well. The system 100 shown in FIG. 1 includes multiple client devices 102a-n, a server device 104, and a network 106. The network 106 shown is a financial transaction network. In other embodiments, other networks, such as the Internet, or an intranet may be used. The client devices 102a-n shown each include a computer-readable medium, such as a random access memory (RAM) 108 coupled to a processor 110. The processor 110 executes a set of computer-executable program instructions stored in memory 108. Client devices 102a-n may also include a number of external or internal devices such as a mouse, a CD-ROM, a keyboard, a display, or other input or output devices. Examples of client devices 102a-n are electronic cash registers, ATM machines, credit card / debit card processors, personal computers, digital assistants, personal digital assistants, cellular phones, mobile phones, smart phones, pagers, digital tablets, laptop computers, personal computers, and a processor-based device and similar types of systems and devices. In general, a client device 102a-n may be any type of processor-based platform connected to a network 106 and that interacts with one or more application programs.

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Please replace paragraph [0033] with the following amended paragraph:

Through the client devices 102a-n, users 112a-n can communicate over the network 106 with each other and with other systems and devices coupled to the network 106. As shown in FIG. 1, a server device 104 is also coupled to the network 106. Similar to the client devices 102a-n, the server device 104 shown includes a processor 114 coupled to a computer readable memory 116. Server device 104, depicted as a single computer system, may be implemented as a network of computer processors. Examples of a server devices 104 are servers, mainframe computers, networked computers, a processor-based device, and similar types of systems and devices.

Please replace paragraph [0041] with the following amended paragraph:

While each of the accounts 122, 124, 126 shown are financial-type records, in some embodiments the accounts 122, 124, 126 can be hashtables, lists, pairs, counters, other data storage devices, or other elements or devices to track currency amounts. Greater or fewer numbers of each type of account 122, 124, 126 can be also be stored in the database 120 shown.

Please replace paragraph [0042] with the following amended paragraph:

Account institution 128 is also coupled to the network 106. Similar to the client devices 102a-n and the server device 104, the account institution 128 shown includes a processor 130 coupled to a computer readable memory 132. Account institution 128 is depicted as a single computer system, but may be implemented as a network of computer processors. Examples of an account institution 128 are servers, mainframe computers,

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networked computers, a processor-based device, and similar types of systems and devices. Client processors 110, server processor 114, and account institution processor 130 can be any of a number of well known computer processors, such as processors from Intel Corporation of Santa Clara, California; Advanced Micro Devices (AMD) Corporation of Sunnyvale, California; and Motorola Corporation of Schaumburg, Illinois.

Please replace paragraph [0046] with the following amended paragraph:

It should be noted that the invention may comprise systems having different architectures than that which is shown in FIG. 1. For example, in some systems according to the invention, the collection-processing engine 118 and database 120 ~~and~~ may not be part of the server 104 or the account institution 128, and may carry out modification of collection data or other operations offline. One example of another embodiment includes a first collection-processing engine that processes a billing instrument for a utility company. The collection-processing engine can notify a customer of an amount to pay the utility company including a monetary contribution. Once the amount is paid, the first collection-processing engine may transmit a currency amount of a monetary contribution to the account institution where a second collection-processing engine may handle the distribution of monies from an account associated with the utility company to a target account associated with a charitable organization. The second collection-processing engine may transmit information to a third collection-processing engine associated with a target or recipient of the monetary contribution such as a charitable organization, where the third collection-processing engine may report the monetary contribution to the customer/donor, the utility company, and to the target.

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Please replace paragraph [0047] with the following amended paragraph:

Note that the system 100 shown in FIG. 1 is merely exemplary, and is used to explain the exemplary methods shown in FIGs. 2-5. These and other aspects of embodiments of the invention are described further herein. These and other steps taken in methods according to the invention may be stored in the form of program code in a computer-readable medium, such as memory associated with a processor, a disk, or other computer-readable medium.

Please replace paragraph [0048] with the following amended paragraph:

FIG. 2 illustrates a flow diagram of an exemplary method 200 in accordance with the invention. The method 200 can be executed or otherwise performed by any of various systems. The method 200 is described below as carried out by the system 100 shown in FIG. 1 by way of example, and various elements of the system 100 are referenced in explaining the example methods of FIGs. 2-3. The method 200 shown provides a method for determining and collecting a monetary contribution from an instrument associated with a donor. Each block shown in FIG. 2 represents one or more steps carried out in the exemplary method 200. Referring to FIG. 2, in block 202, the example method 200 begins. In block 204, an instrument is received. The collection-processing engine 118 at the server or the collection-processing engine 134 at the account institution 128, receives the instrument or information associated with the instrument for processing by the method 200. In any instance, the collection-processing engine 118, 134 obtains financial and/or billing information associated with the instrument. In some instances, the instrument includes electronic data that ~~has~~ have been transmitted to the collection-processing engine

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via the network 106. In other instances, the instrument includes data that have been received via other means 144, and keyed or otherwise input to the collection-processing engine 118, 134 by an administrator 142. Information collected by the collection-processing engine 118, 134 can include, but is not limited to, address information, routing data, donor information, employer data, employee identification data, matching or supplemental contributor information, tax identification data, bank identification data, account identification data, donor data, target data, customer data, vendor data, brokerage data, currency amount of the instrument, date of the instrument, and guarantor of the instrument.

Please replace paragraph [0049] with the following amended paragraph:

Block 204 is followed by block 206, in which a currency amount of the instrument is determined. The collection-processing engine 118, 134 obtains information associated with the instrument that includes a currency amount associated with either a financial-type or billing-type transaction. The currency amount can be associated with any currency designation, such as U.S. dollars, Euros, Pounds, Yen, Yuan, or any other international monetary standard.

Please replace paragraph [0052] with the following amended paragraph:

Referring to FIG. 3, in decision block 300, the example subroutine 208 begins. In decision block 300, a determination is made as to whether the instrument is a financial instrument. This determination could be made according to a preset determination, a predefined set of rules, or based on the relationship between the donor and the type of

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transaction or instrument being evaluated. Note that in some embodiments, an initial determination can be made as to whether the instrument is a billing instrument. Similarly, this determination could be made according to a preset determination, a predefined set of rules, or based on the relationship between the donor and the type of transaction or instrument being evaluated. In any instance, the determination made at decision block 300 distinguishes between a financial instrument and a billing instrument. Referring back to decision block 300, if the instrument is a financial instrument, then the "YES" branch is followed to decision block 302.

Please replace paragraph [0053] with the following amended paragraph:

In decision block 302, a determination is made as to whether authorization for a monetary contribution exists. Authorization for a monetary contribution is provided by a donor or an entity operating on behalf of the donor. An authorization can be in the form of previously stored instructions in memory 116, 132, database 120, or another data storage device accessible by the collection-processing engine 118, 134 to determine whether authorization exists. Authorization can include, but is not limited to, instructions for a particular instrument, instructions for a particular period of time, and instructions for a particular transaction involving an instrument. For example, authorization could include instructions to determine a monetary contribution from all monthly billing instruments or monthly utility bills from a particular donor's utility company.

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Please replace paragraph [0056] with the following amended paragraph:

If however, authorization does exist for a particular instrument, then the "YES" branch is followed to block 304. In block 304, the currency amount of the financial instrument is rounded downward to a specified rounding level amount. The collection-processing engine 118, 134 takes the currency amount determined previously at block 206 and rounds the currency amount downward to a specified rounding level amount. The specified rounding level is determined from a predefined algorithm or formula. From the example above, the paycheck is determined to have a currency amount of \$792.60. The collection-processing engine rounds the currency amount to a specified rounding level, in this case, the next lower whole currency amount of \$792.00. The next lower whole currency amount is represented by an integer portion "792" without a decimal portion. That is, the decimal portion is null or zero. Selection of a specified rounding level such as the next lower whole currency amount provides the donor with monetary funds from the paycheck in a rounded whole dollar amount, \$792.00, thus making an accounting of the remaining currency amount of the paycheck easier to process by a donor. In other embodiments of the method, the currency amount could be rounded downward to a specified rounding level including, but not limited to, a specified rounding level or amount, a predetermined multiple currency amount, fixed amount, or percentage of the currency amount. For example, a collection-processing engine could round down the currency amount of \$792.60 in various increments such as \$5 or \$10 increments added to the change portion of the currency amount, resulting in a specified rounding level amount of \$5.60 or \$10.60, respectively. Non-order-of-magnitude increments could also be used as a specified rounding level such as "the next lowest even \$5 level," thus from the example

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above, a specified rounding level amount would be \$2.60. Other embodiments could call for a specified rounding level such as an "even level that is evenly divisible by the specified value with no fractional component remaining." Thus the following could be determined for a financial instrument in which the specified rounding level amount based on an even value is defined as: the specified rounding level times the integer part ("INT") of the instrument amount divided by the specified rounding level- (e.g., $10 * \text{INT} (\$792.60 / 10) = \790). For a billing instrument, the specified rounding level amount based on an even value is defined as: the specified rounding level times the quantity one plus the integer part of the instrument amount divided by the specified rounding level- (e.g., $10 * [1 + \text{INT} (\$23.65/10)] = 10 * 3 = \30).

Please replace paragraph [0059] with the following amended paragraph:

From the example above, the paycheck amount determined at block 206 is \$792.60, and the next lower whole currency amount determined at block 304 is \$792.00. Implementing the mathematical algorithm above provides a difference between the amounts from blocks 304 and 206 of \$0.60. Therefore, the amount to be contributed from the paycheck is the change portion from the currency amount of the instrument, or \$0.60.

Please replace paragraph [0062] with the following amended paragraph:

In decision block 308, a determination is made as to whether authorization for a monetary contribution exists. Authorization for a monetary contribution is provided by a donor or an entity operating on behalf of the donor. An authorization can be in the form of previously stored instructions in memory 116, 132, database 120, or another data storage

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device accessible by the collection-processing engine 118, 134 to determine whether authorization exists. In some embodiments, authorization could be obtained in real time by contacting a potential donor 112a-n associated with the instrument. Contact could be made by transmitting a message via the network 106 to a client 102a-n associated with a potential donor 112a-n. Feedback from the potential donor 112a-n in the form of a message with authorization instructions could be returned from the client 102a-n to the collection-processing engine 118, 134.

Please replace paragraph [0066] with the following amended paragraph:

For example, a collection-processing engine could round up the currency amount of \$23.45 in various increments such as \$5 or \$10 increments added to the difference between the next higher rounded currency amount and the currency amount, resulting in a specified rounding level amount of \$5.55 or \$10.55, respectively. Non-order-of-magnitude increments could also be used as a specified rounding level such as "the next highest even \$5 level," thus from the example above, a specified rounding level amount would be \$1.55. Generalizing the latter example, other embodiments could call for a specified rounding level such as an "even level that is evenly divisible by the specified value with no fractional component remaining." Thus, a specified rounding level amount based on an even value could be defined as the specified rounding level times the quantity one plus the integer part of the instrument amount divided by the specified rounding level; (e.g., $10 * [1 + \text{INT}(\$23.45 / 10)] = 10 * 3 = \30).

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Please replace paragraph [0069] with the following amended paragraph:

From the example above, the utility bill currency amount determined at block 206 is \$23.45, and the next higher whole currency amount determined at block 310 is \$24.00. Implementing the mathematical algorithm above provides a difference between the amounts from blocks 310 and 206 of \$0.55. Therefore, the amount to be contributed from the utility bill is the change portion from the currency amount of the instrument, or \$0.55.

Please replace paragraph [0077] with the following amended paragraph:

Note that the method 200 can be repeated in an iterative fashion to automatically determine and collect a monetary contribution for a predefined period of time. In these instances, a collection-processing engine 118, 134 receives instructions to determine and to collect a monetary contribution for each instrument received for a predefined period of time or activity. The collection-processing engine 118, 134 processes each instrument received for the predefined period of time or activity, and determines monetary contributions for collection to the target account as described above. A predefined period of time can include, but is not limited to, a day, a week, a pay period, a month, a year, or a term of employment for a donor. A predefined activity can include, but is not limited to, every purchase, every other purchase, every deposit into an account, or every other deposit into an account.

Please replace paragraph [0079] with the following amended paragraph:

Block 402 is followed by block 404, in which a financial instrument is received. The collection-processing engine 118 at the server or the collection-processing engine 134

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at the account institution 128, receives the financial instrument for processing by method 400. In either case, the collection-processing engine 118, 134 obtains financial information associated with the financial instrument. In some instances, the financial instrument includes electronic data that ~~has~~ have been transmitted to the collection-processing engine by a third-party. In other instances, the financial instrument includes data that ~~has~~ have been keyed or otherwise input to the collection-processing engine by a third-party. Information collected by the collection-processing engine can include, but is not limited to, address information, donor information, routing data, employer information, employee identification data, tax identification data, matching-contributor information, bank identification data, account identification data, payor data, payee data, currency amount of the financial instrument, date of the financial instrument, and guarantor of the financial instrument.

Please replace paragraph [0080] with the following amended paragraph:

In some embodiments, the collection-processing engine 118, 134 can determine whether authorization to determine a monetary contribution exists from a donor or an entity associated with a donor. If authorization is determined to exist, the method 400 would then proceed. If, however, no instructions existed, then the method 400 would end. An authorization can be in the form of previously stored instructions in memory 116, 132, database 120, or another data storage device accessible by the collection-processing engine 118, 134 to determine whether authorization exists. For example, authorization can include, but is not limited to, instructions for a particular instrument, instructions for a

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particular period of time, instructions for a particular transaction involving an instrument, or real time instructions received from a donor or entity associated with a donor.

Please replace paragraph [0082] with the following amended paragraph:

Block 406 is followed by block 408, in which the currency amount of the financial instrument is rounded downward to a specified rounding level amount. The collection-processing engine 118, 134 receives the currency amount determined previously at block 406 and rounds the currency amount downward to a specified rounding level, such as a next lower whole currency amount. From the example above, the financial instrument is determined to have a currency amount of \$792.60. The collection-processing engine rounds the currency amount to the specified rounding level, in this case, the next lower whole currency amount of \$792.00. Selection of the specified rounding level such as the next lower whole currency amount provides the donor with monetary funds from the paycheck in a rounded whole dollar amount, \$792.00, thus making an accounting of the remaining currency amount of the paycheck easier to process by a donor. The next lower whole currency amount is represented by an integer portion "792" without a decimal portion. That is, the decimal portion is null or zero. In other embodiments of the method, the currency amount could be rounded downward to a specified rounding level including, but not limited to, a specified rounding level or amount, a predetermined multiple, fixed amount, or percentage of the currency amount.

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Please replace paragraph [0084] with the following amended paragraph:

From the example above, the paycheck amount determined at block 406 is \$792.60, and the next lower whole currency amount determined at block 408 is \$792.00. Implementing the mathematical algorithm above provides a difference between the amounts from blocks 406 and 408 of \$0.60. Therefore, the amount to be contributed from the paycheck is the change portion from the currency amount of the instrument, or \$0.60.

Please replace paragraph [0088] with the following amended paragraph:

For example, an instruction to a collection-processing engine 118, 134 can be to match the monetary contribution from a particular donor by contributing a matching currency amount from a third-party to the target account. In this example, if the currency amount of the monetary contribution ~~was~~ were \$0.60, and the donor is associated with a particular employer, the instruction could be to contribute a matching contribution of \$0.60 from a third-party account associated with the donor's employer to the target account. Other instructions including various multiples, increments, incentive increments, compound-matching increments, or percentages of a currency amount for a supplemental contribution can be facilitated with the method 400 in accordance with other embodiments of the invention.

Please replace paragraph [0092] with the following amended paragraph:

Note that the method 400 can be repeated in an iterative fashion to automatically determine and to collect a monetary contribution for a predefined period of time. In these instances, a collection-processing engine 118, 134 receives instructions to determine and

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to collect a monetary contribution for each instrument received for a predefined period of time or activity. The collection-processing engine 118, 134 processes each instrument received for the predefined period of time or activity, and determines the monetary contributions for collection to the target account as described above. A predefined period time can include, but is not limited to, a day, a week, a pay period, a month, a year, or a term of employment of a donor.

Please replace paragraph [0094] with the following amended paragraph:

Block 502 is followed by block 504, in which a billing instrument is received. The collection-processing engine 118 at the server 104 or the collection-processing engine 134 at the account institution 128 receives the billing instrument for processing by method 500. In either case, the collection-processing engine 118, 134 obtains billing information associated with the billing instrument. In some instances, the billing instrument includes electronic data that ~~has~~ have been transmitted to the collection-processing engine by a third-party. In other instances, the billing instrument includes data that has been keyed or otherwise input to the collection-processing engine by a third-party. Information collected by the collection-processing engine can include, but is not limited to, address information, donor information, routing data, employer information, employee identification data, tax identification data, matching-contributor information, bank identification data, account identification data, payor data, payee data, currency amount of the billing instrument, date of the billing instrument, and guarantor of the billing instrument.

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Please replace paragraph [0095] with the following amended paragraph:

In some embodiments, the collection-processing engine 118, 134 can determine whether authorization to determine a monetary contribution exists from a donor or an entity associated with a donor. If authorization is determined to exist, the method 500 would then proceed. If, however, no instructions existed, then the method 500 would end. An authorization can be in the form of previously stored instructions in memory 116, 132, database 120, or another data storage device accessible by the collection-processing engine 118, 134 to determine whether authorization exists. For example, authorization can include, but is not limited to, instructions for a particular instrument, instructions for a particular period of time, instructions for a particular transaction involving an instrument, or real time instructions received from a donor or entity associated with a donor.

Please replace paragraph [0096] with the following amended paragraph:

Block 504 is followed by block 506, in which a currency amount of the billing instrument is determined. For example, a billing instrument such as a utility bill in the amount of \$23.45 can be received by the collection-processing engine 118 at the server 104. The collection-processing engine 118 can determine that the currency amount of the utility bill is "\$23.45."

Please replace paragraph [0103] with the following amended paragraph:

For example, an instruction to a collection-processing engine 118, 134 can be to match the monetary contribution from a particular donor by contributing a matching currency amount from a third-party to the target account. In this example, if the currency

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amount of the monetary contribution ~~was~~ were \$0.55, and the donor is associated with a utility company, the instruction could be to contribute a matching contribution of \$0.55 from a third-party account associated with the donor's utility company to the target account. Other instructions including various multiples, increments, or percentages of a currency amount for a supplemental contribution can be facilitated with the method 500 in accordance with other embodiments of the invention.

Please replace paragraph [0107] with the following amended paragraph:

Note that the method 500 can be repeated in an iterative fashion to automatically collect and determine a monetary contribution for a predefined period of time. In these instances, a collection-processing engine 118, 134 receives instructions to collect and to determine a monetary contribution for each instrument received for a predefined period of time or activity. The collection-processing engine 118, 134 processes each instrument received for the predefined period of time or activity, and determines the monetary contributions for collection to the target account as described above. A predefined period of time can include, but is not limited to, a day, a week, a pay period, a month, ~~and~~ or a year. A predefined activity can include, but is not limited to, every purchase, every other purchase, every deposit into an account, or every other deposit into an account.